

**Information to identify the case:**

Debtor 1	<u>Andy Fang</u>	Social Security number or ITIN	xxx-xx-6630
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-21620-GLT		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Andy Fang

8/13/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Andy Fang  
Debtor

Case No. 19-21620-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 13, 2024

User: auto  
Form ID: 3180W

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2024:**

Recip ID	Recipient Name and Address
db	# Andy Fang, 3 Dorchester Drive, Apt. 406, Pittsburgh, PA 15241-1004
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
15211308	American Airlines Federal Credit Union, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15081250	American Airlines Federal Credit Union, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15068857	+ American Airlines Federal Credit Union, c/o Bruce W. Akerly, Akerly Law PLLC, 878 S. Denton Tap Rd., Suite 100, Coppell, TX 75019-4563
15054781	+ Rocket Loans, 1001 Woodward, Suite 1750, Detroit, MI 48226-1904

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 14 2024 03:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2024 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 14 2024 03:39:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 13 2024 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Aug 13 2024 23:53:00	Borough of Carnegie, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: kburkley@bernsteinlaw.com	Aug 13 2024 23:54:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Aug 14 2024 03:39:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Aug 14 2024 03:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: AIS.COM	Aug 14 2024 03:39:00	Synchrony Bank by AIS InfoSource, LP as agent.,

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			4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15037435	Email/Text: bankruptcy@aacreditunion.org	Aug 13 2024 23:53:00	American Airlines Credit Union, 4151 Amon Carter Blvd., Fort Worth, TX 76155
15054768	Email/Text: bankruptcy@aacreditunion.org	Aug 13 2024 23:53:00	American Airlines Credit Union, P O Box 619001, Dallas, TX 75261-9001
15081249	Email/Text: bankruptcy@aacreditunion.org	Aug 13 2024 23:53:00	American Airlines Federal Credit Union, MD 2100, PO Box 619001, DFW Airport, TX 75621
15054769	Email/PDF: bncnotices@becket-lee.com	Aug 14 2024 00:07:09	American Express, PO Box 981537, El Paso, TX 79998-1537
15059983	Email/PDF: bncnotices@becket-lee.com	Aug 14 2024 00:06:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15054770	+ EDI: CITICORP	Aug 14 2024 03:39:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15091596	+ Email/Text: ebnjts@grblaw.com	Aug 13 2024 23:53:00	Borough of Carnegie, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15054772	^ MEBN	Aug 13 2024 23:45:33	CBE Group, Inc., P.O. Box 2217, Waterloo, IA 50704-2217
15052910	EDI: CAPITALONE.COM	Aug 14 2024 03:39:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15054771	EDI: CAPITALONE.COM	Aug 14 2024 03:39:00	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
15053573	+ Email/Text: RASEBN@raslg.com	Aug 13 2024 23:53:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15081123	+ EDI: CITICORP	Aug 14 2024 03:39:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15054774	+ EDI: CITICORP	Aug 14 2024 03:39:00	Citicards CBNA, PO Box 6190, Sioux Falls, SD 57117-6190
15054775	+ EDI: CITICORP	Aug 14 2024 03:39:00	Citicards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
15054776	EDI: IRS.COM	Aug 14 2024 03:39:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
15054773	EDI: JPMORGANCHASE	Aug 14 2024 03:39:00	Chase Card, P.O. Box 15369, Wilmington, DE 19850
15074244	Email/PDF: resurgentbknofications@resurgent.com	Aug 14 2024 00:06:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15054777	EDI: CITICORP	Aug 14 2024 03:39:00	National Tire & BT/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15054778	+ Email/Text: bnc@nordstrom.com	Aug 13 2024 23:53:43	Nordstrom/TD Bank USA, 13531 E Caley Ave., Englewood, CO 80111-6504
15054779	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2024 23:53:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
15075984	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2024 23:53:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
15201628	EDI: PRA.COM	Aug 14 2024 03:39:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15077852	EDI: PRA.COM	Aug 14 2024 03:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15072265	+ Email/Text: ebnpeoples@grblaw.com	Aug 13 2024 23:53:00	Peoples Natural Gas Company LLC, c/o S. James

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			Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15054780	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 13 2024 23:54:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15053596	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 13 2024 23:54:00	Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408
15063543	+ Email/Text: OpsEscalations@RocketLoans.com	Aug 13 2024 23:53:00	RocketLoans Marketplace, C/O RocketLoans, 1274 Library St., Detroit, MI 48226-2256
15054782	+ EDI: SYNC	Aug 14 2024 03:39:00	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
15054783	+ EDI: SYNC	Aug 14 2024 03:39:00	SYNCB/BP, PO Box 965024, Orlando, FL 32896-5024
15054784	+ EDI: SYNC	Aug 14 2024 03:39:00	SYNCB/Care Credit, C/O PO Box 965036, Orlando, FL 32896-0001
15054785	+ EDI: SYNC	Aug 14 2024 03:39:00	SYNCB/Google, PO Box 965022, Orlando, FL 32896-5022
15054786	+ EDI: SYNC	Aug 14 2024 03:39:00	SYNCB/Pay Pal, P.O. Box 965005, Orlando, FL 32896-5005
15054787	+ EDI: SYNC	Aug 14 2024 03:39:00	Syncb/Walmart DC, PO Box 965024, Orlando, FL 32896-5024
15038422	+ EDI: AIS.COM	Aug 14 2024 03:39:00	Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15081149	+ Email/Text: bncmail@w-legal.com	Aug 13 2024 23:54:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15054788	+ EDI: WTRRN BANK.COM	Aug 14 2024 03:39:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
TOTAL: 45			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr	*P++	AMERICAN AIRLINES FEDERAL CREDIT UNION, P O BOX 619001, MD 2100, DFW AIRPORT TX 75261-9001, address filed with court., American Airlines Federal Credit Union, MD 2100, PO Box 619001, DFW Airport, TX 75621
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15054767	*P++	AMERICAN AIRLINES FEDERAL CREDIT UNION, P O BOX 619001, MD 2100, DFW AIRPORT TX 75261-9001, address filed with court., American Airlines Credit Union, 4151 Amon Carter Blvd., Fort Worth, TX 76155
15201742	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15071344	*+	Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2024 at the address(es) listed below:

Name	Email Address
David W. Raphael	on behalf of Creditor American Airlines Federal Credit Union raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Elizabeth L. Slaby	on behalf of Creditor American Airlines Federal Credit Union bslaby@lenderlaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Carnegie jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Debtor Andy Fang mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10